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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Walker et al.

Application No.: Not Yet Assigned

Filed: Herewith

For: METHOD, APPARATUS AND PROGRAM FOR CUSTOMIZING

CREDIT ACCOUNTS

Customer No.: 22927

Group Art Unit: Not Yet Assigned

Examiner:

Not Yet Assigned

PRELIMINARY AMENDMENT

Attorney Docket No. 96-108XX

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CERTIFICATE OF EXPRESS MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as express mail, label no.: EL466459739US, in an envelope with sufficient postage and addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, Att: Box Patent Application, on September 1, 2000.

Dated: 09/01/00 By:

Margaret Kaswer

Att: Box **PATENT APPLICATION**Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Prior to calculation of the filing fee and examination on the merits, entry of the following amendments into the above-identified application is respectfully requested.